

CLAIMS

1. An electronic money system, including electronic money terminal means for debiting the amount data equivalent to the amount consumed by the user from the amount data disposed in an information card, characterized by comprising:

installment transaction history data accumulation means for accumulating the amount data equivalent to said consumed amount as installment transaction history data instead of debiting the amount data equivalent to said consumed amount from said information card;

payment receiving means for receiving any part or all of the installment balance accumulated in said installment transaction history data accumulation means, as an installment amount; and

installment balance management means for determining a new balance by subtracting the installment amount received by said payment receiving means, from said installment balance.

2. The electronic money system according to claim 1, characterized in that said installment transaction history data accumulation means comprises:

first accumulating means for accumulating said installment transaction history data in said electronic money terminal means once according to said amount consumed by the user; and

second accumulating means for gathering, from said electronic money terminal means, and accumulating said installment transaction

history data accumulated in said electronic money terminal means by said first accumulating means.

3. The electronic money system according to claim 1, characterized in that said payment receiving means sets the minimum value of said installment amount according to said installment balance.

4. An electronic money terminal, that debits the amount data equivalent to the amount consumed by the user from the amount data disposed in an information card, comprising installment transaction history data accumulation means for accumulating the amount data equivalent to said consumed amount as installment transaction history data instead of debiting the amount data equivalent to said consumed amount from said information card,

characterized in that said installment transaction history data is sent to installment management means upon request from said installment management means.

5. A transaction method by means of an electronic device which contains monetary value as electronic money, characterized in that said transaction method accumulates the amount data equivalent to transaction amounts as installment transaction history data and receives part or all of the accumulated installment balance as a minimum payment.

6. The transaction method by means of an electronic device according to claim 5, characterized in that said minimum payment is decided freely for each transaction.

7. The transaction method by means of an electronic device according to claim 5, characterized in that said electronic money is capable of credit transactions and that a plurality of transactions are settled in one communication exchange.

8. The transaction method by means of an electronic device according to claim 5, characterized in that said installment transaction history data is sent to installment management means.

9. The transaction method by means of an electronic device according to claim 5, characterized in that said electronic device is a card sized storage medium.

10. The transaction method by means of an electronic device according to claim 9, characterized in that said card sized storage medium is a contactless information card that sends and receives said amount data in a contactless manner.

11. The transaction method by means of an electronic device according to claim 5, characterized in that said electronic device is a portable terminal.